DOCUMENT RESUME

ED 120 614 CG 010 443

AUTHOR	Schuchat, Theodor
TITLE	Planning the Rest of Your Life: Phi Delta Kappa Educational Foundation Fastback No. 61.
INSTITUTION	Phi Delta Kappa Educational Foundation, Bloomington, Ind.
PUB DATE	75
NOTE	25p.
AVAILABLE FROM	Phi Delta Kappa, Eighth and Union, Box 789, Bloomington, Indiana 47401 (HC $0.50, quantity discounts available, money must accompany all orders for less than $5.00 or add $1.00 for handling)
EDRS PRICE	MF-$0.83 HC-$1.67 Plus Postage
DESCRIPTORS	Adjustment Problems; Decision Making; Human Living; *Leisure Time; Life Style; *Older Adults; *Personal Adjustment; *Planning; *Retirement

ABSTRACT

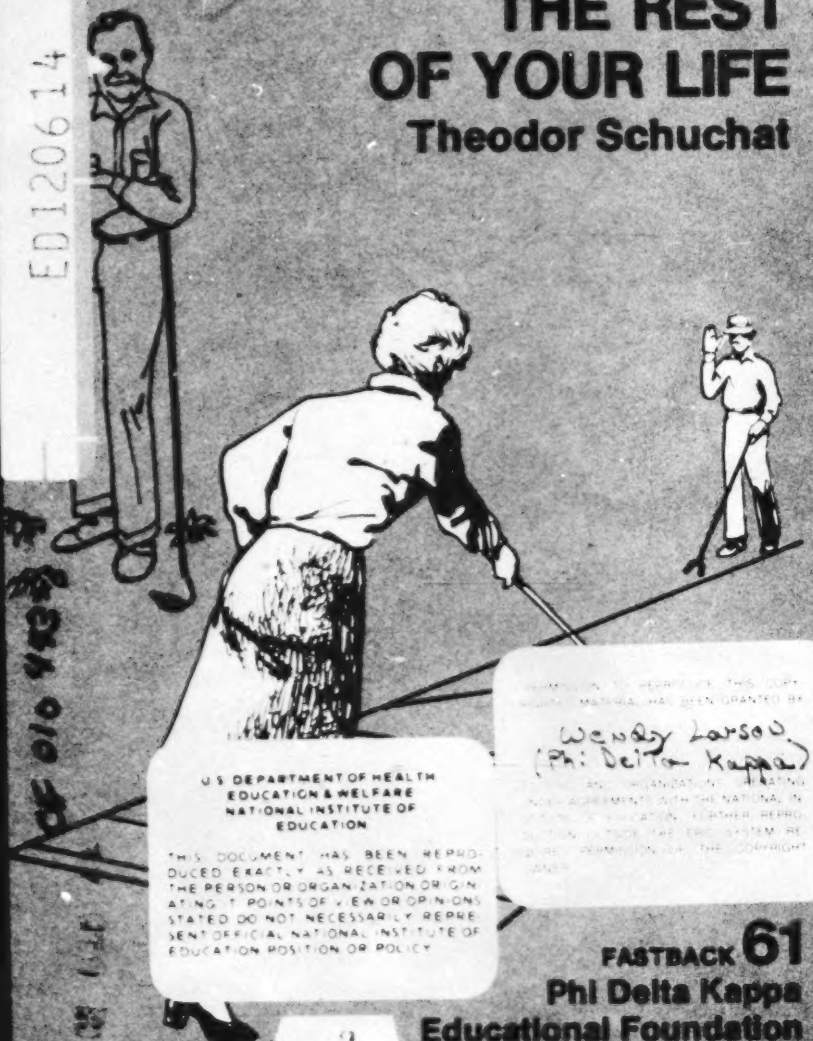
This booklet is written to encourage persons approaching retirement age to begin to prepare for the transition to a different life that can be productive and rewarding. The author addresses four questions: 1) Are you ready to retire? 2) Can you afford to retire? 3) Where will you live? and 4) How will you spend you time? The author believes that how you feel about retirement, and the ways you prepare for it, will largely determine how you fare in retirement. (SJL)

****
* Documents acquired by ERIC include many informal unpublished *
* materials not available from other sources. ERIC makes every effort *
* to obtain the best copy available. Nevertheless, items of marginal *
* reproducibility are often encountered and this affects the quality *
* of the microfiche and hardcopy reproductions ERIC makes available *
* via the ERIC Document Reproduction Service (EDRS). EDRS is not *
* responsible for the quality of the original document. Peproductions *
* supplied by EDRS are the best that can be made from the original. *
****

ED120614

PLANNING THE REST OF YOUR LIFE

Theodor Schuchat



U S DEPARTMENT OF HEALTH
EDUCATION & WELFARE
NATIONAL INSTITUTE OF
EDUCATION

THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL NATIONAL INSTITUTE OF EDUCATION POSITION OR POLICY

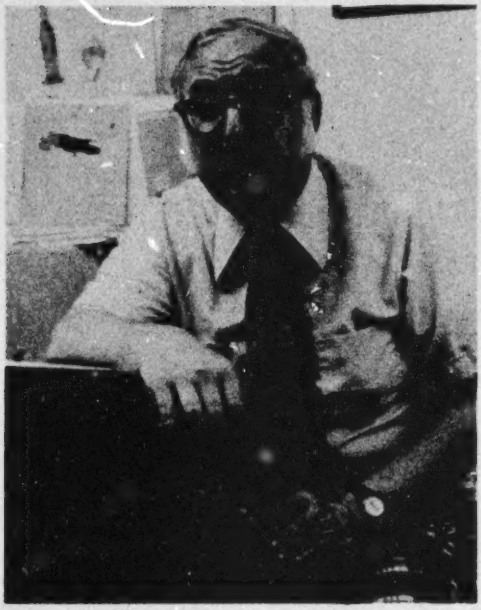
PERMISSION TO REPRODUCE THIS COPYRIGHTED MATERIAL HAS BEEN GRANTED BY

Wendy Larson
(Phi Delta Kappa)

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC) AND TO THE ORGANIZATION OPERATING UNDER AGREEMENTS WITH THE NATIONAL INSTITUTE OF EDUCATION. FURTHER REPRODUCTION OUTSIDE THE ERIC SYSTEM REQUIRES PERMISSION OF THE COPYRIGHT OWNER.

FASTBACK 61
Phi Delta Kappa
Educational Foundation

2



THEODOR SCHUCHAT

Theodor Schuchat is a journalist who reported Washington developments in education for *The Education Digest, American School Board Journal, School Shop,* and other periodicals. Simultaneously, he wrote a newspaper column on retirement that was syndicated by the North American Newspaper Alliance and also contributed to *Pension World, Retirement Living, Industrial Gerontology* and other journals. He teaches Social Gerontology at the Community College of Baltimore. Instead of retiring, he recently returned to U.S. Government service.

Series Editor, Donald W. Robinson

PLANNING THE REST OF YOUR LIFE

By Theodor Schuchat

Library of Congress Catalog Card Number: 75-19958
ISBN Number 0-87367-061-2
Copyright © 1975 by The Phi Delta Kappa Educational Foundation
Bloomington, Indiana

TABLE OF CONTENTS

Are You Ready to Retire? 7

Can You Afford to Retire? 11

Where Will You Live? 17

How Will You Spend Your Time? 21

ARE YOU READY TO RETIRE?

The title of this fastback can be interpreted in two ways, not only because the author likes to play with words, but also because the deliberate ambiguity of the title serves a pedagogic purpose. It is intended to induce you to reflect upon the meaning of retirement.

One meaning, of course, is the *rest* of your life, the time of abundant leisure, at last. The other meaning is the rest of your *life*, the way you will be living in the years ahead. Depending upon their background and outlook, individuals tend to focus on one or the other of these two meanings.

Many people need and deserve a rest. After decades of toil and responsibility, perhaps many setbacks and much self-denial, they welcome the endless recreation or inactivity that can be theirs in retirement. It is unlikely that you are like that, however, for several reasons.

First, you are approaching retirement now, not a decade or more ago. In the era when men worked twelve or more hours a day, six days a week, when women did housework and raised children without labor-saving devices, they were usually worn out, to put it plainly, as they grew older. Most members of that generation never expected to retire, and those who did often literally did not know what to do with themselves. They were unprepared for a life of leisure.

In those days, as you will recall, retirement was rare. Before pension plans were widespread and Social Security almost universal, most people worked all their lives, more's the pity.

Today, in contrast, retirement is a pervasive fact of life, whether dreamed-of or dreaded. At age 65 the average American man can anticipate about fourteen or more retirement years, and the average American woman will enjoy even more years of leisure.

To be sure, these are averages, actuarial statistics—and you certainly are not average, are you? As a matter of fact, you're not. As an educator, you are classified by the demographers in the "professional, technical, and managerial" category, and from that classification a great deal may be inferred about your retirement.

Your work has not been as arduous physically as that of many other less fortunate people. Probably you enjoyed a certain measure of economic security, modest as it may have been. These favorable factors helped bring you to the time of retirement in relatively good shape, physically and financially. They will help you in retirement, too.

Most important, though, is the fact that you have had more formal education than the typical retiree. Gerontologists, those who study human aging, have a lot to learn about retirement, but they assert with confidence—on the basis of many surveys and research studies—that the number of years of schooling has a very high correlation with a successful or satisfying retirement, second only to the level of retirement income.

What's more, your education can compensate to some extent for a lower income in retirement. It can ease the personal adjustments that may be necessary. It can enable you to embark on a new career. It can enrich your retirement by affording opportunities of many kinds.

Is this a pep talk? Yes. One is naturally apprehensive about retirement. Any change is unsettling to some extent, and retirement is a big change. Still, you are well-qualified to cope with it. You know a lot about the processes of human development: the terms *life cycle* and *life-style* are not new to you. Hence you recognize what is about to happen—you are about to assume a new role, with all that is implied by that concept.

You know also that, in your new role, you will still be you. Some things can never be the way they were, of course, but many other things about you will never change. One attribute that will be especially helpful is your high degree of personal

autonomy, the fact that for many decades you have been accustomed to assuming responsibility for your time, for planning your work.

You planned your career. Now it is time to prepare for transition to the next phase: your retirement. It can be fully as productive and rewarding as the earlier parts of your life. For retirement is more than a matter of birth dates and personnel policies. Essentially it is a question of attitude and outlook. How you feel about retirement, and the ways you prepare for it, largely determine how you will fare.

Nevertheless, retirement need not be entirely a do-it-yourself proposition. Many large business firms and government agencies provide pre-retirement courses for their employees. Individual counseling is often offered to employees. Unfortunately, these opportunities are seldom, if ever, available to educators. (Changing that situation could be a retirement project for you!)

On the other hand, community colleges and adult education programs frequently sponsor pre-retirement courses open to a cross section of the community. You could enroll; in time perhaps you could even teach a class of this kind. In any event, you can begin learning about retirement now, on your own, by reading and by thinking ahead—the sooner the better, but better late than never.

RECOMMENDED READING

Blau, Zena Smith, *Old Age in a Changing Society*, New Viewpoints, New York, 1973.

de Beauvoir, Simone, *The Coming of Age*, Warner Paperback Library, New York, 1973.

Groombridge Brian, *Education and Retirement: An Inquiry into the Relevance of Education to the Enjoyment of Leisure in Later Life*, National Institute of Adult Education, London, 1960.

Hart, Gifford R., *Retirement, A New Outlook for the Individual*, Harcourt, Brace and Company, New York, 1957.

Moore, Elon H., *The Nature of Retirement*, The Macmillan Company, New York, 1959.

Smith, Bert Kruger, *Aging in America*, Beacon Press, Boston, 1973.

Ware, George W., *The New Guide to Happy Retirement*, Crown Publishers, Inc., New York, 1968.

RETIREMENT READINESS CHECKLIST*

If you are married, check things you have done:

_____ I am keeping in touch with my children or relatives by visiting or writing letters.

_____ I let my children or relatives run their own affairs.

_____ We make it possible for our children or relatives to get together for special occasions.

_____ My spouse and I have made our retirement plans together.

_____ My spouse and I have made some friends in common.

If you are not married, check things you have done:

_____ I am keeping in touch with my relatives or close friends by visiting or writing letters.

_____ I let my relatives or close friends run their own affairs.

_____ I make it possible for my relatives or close friends to get together for special occasions.

_____ I've discussed my plans for retirement with my relatives or a close friend.

_____ I've made a few friends who are close enough to me to take the place of a family of my own.

*By Woodrow W. Hunter, Institute of Gerontology, The University of Michigan-Wayne State University.

CAN YOU AFFORD TO RETIRE?

Nearly all retirees, no matter how much they may differ in other respects, have one thing in common: incomes lower than they received earlier in life. Learning to live on a lower income is by far the most difficult adjustment that must be made in retirement. There is no way this fact can be evaded, disguised, or sugar-coated. The prospect is not necessarily hopeless, however. There are ways of meeting what may seem to be a grim situation.

Retirement means that you will no longer have some of the expenses of your working years. Your taxes will be lower, as you know. If you are typical of your age group and income level, your home is owned outright. In retirement, you can eliminate, or at least drastically reduce your savings program and your life insurance premiums, if your family responsibilities have diminished. In any event, such outlays as memberships, contributions, special clothing, etc. will be greatly reduced when you are no longer working. Probably only one auto will be needed.

Also, you will be able to swap time for money, in a sense, by shopping around, looking for bargains, taking advantage of special sales and discounts, etc. Still, there is a limit to how far you will be able, or willing, to tighten your belt. How much retirement income will you need? Experts advise that your target should be at least 50 percent of your previous earnings. United States government surveys have found that half or more of all retirees were not meeting that minimal goal. Another way of analyzing the level of retirement income you will need is to draw up an estimated budget, after thinking things through and talking them

over with your spouse. What can you stop buying? What would be hard or impossible to give up?

From time to time, the United States government issues reports showing annual budgets for mythically typical retired couples in various cities and towns throughout the country (see below). Although even the latest of these reports is outdated, they are helpful in reviewing your situation. After you have projected the expenditure side of your retirement budget, you will have to estimate the income side. What can you expect from your pension plan? Are you thoroughly acquainted with its provisions? Is there an option, for example, under which a surviving spouse can be assured of continuing income? Are benefit payments adjusted to keep pace with the cost-of-living, as Social Security benefits are? Will you be eligible for Social Security benefits? To what extent will your savings or investments contribute to covering the costs you expect, or hope, to have in retirement?

The answers to these questions are not satisfactory for many educators. Their earnings may have been too low to permit savings or investments on a significant scale. Their pension plan may yield skimpy benefits without automatic escalation as living costs rise. They may have changed jobs too often to qualify for a full benefit. In more than a dozen states, school employees are not eligible for Social Security. (Pending federal legislation would improve the "portability" of school system pension eligibility and also qualify for Social Security benefits those educators who have been excluded in the past.)

If your predictable future income will equal or exceed the level of expenses that you forecast or anticipate—after an allowance for the unexpected, of course—then you will be one of the three or four retirees out of every ten who have no serious money problems. Congratulations! If congratulations are not in order, you will have to make further plans.

Will there be time for you to improve your savings or investments? Is your retirement mandatory, or can it be postponed? (Social Security benefits are increased 1 percent for each year between age 65 and age 72 that retirement is delayed.) Can you find another job, perhaps a part-time post? Indeed, you should consider very thoughtfully whether you *want* to retire, even if your retirement income would be more than adequate. For

decades, the idea of retirement has been promoted as customary and desirable. The number of people who retired before age 65, despite reduced Social Security benefits, increased annually. Recently, however, attitudes have been changing.

One reason is the declining birth rate. This means that, before too long, there will be fewer people of working age to support more retirees and school children. Consequently, older workers will be needed as never before. This is why the Social Security Act was amended a few years ago to provide slightly higher benefits to those postponing their retirement, and more incentives of this kind may well be offered in the future. Another reason is that retirement has been found to be deleterious to many people. They have not been able to weather the loss of their traditional roles, nor have they been able to find or assume new roles that are emotionally satisfying.

One study found that more executives and white collar workers than blue collar or unskilled workers were enjoying their retirement, regardless of income. The retirees with more education and social contacts and skills were more frequently active in voluntary civic, church, and other organizations. These new albeit unpaid roles satisfied their needs for recognition and responsibility; they were still "somebody" in their community and circle of friends. Hence experts advise appropriate activity, paid or unpaid, as a safeguard against dissatisfaction or despair in retirement.

However desirable it may be from the social as well as the personal standpoint that you continue working after age 65, this may not be easy to accomplish. Generally there is pressure to push older workers out of the way of the oncoming generation. Often there is resentment that the retiree will enjoy both a paycheck and a retirement benefit. There is also a pervasive prejudice against older workers based on the mistaken notion that they "can't cut the mustard" or "have lost their marbles," to put it colloquially. (A federal law prohibits age discrimination in employment practices, but its coverage ends at age 65.)

If you need or want to go on working, you will have to call upon all the experience and flexibility you have accumulated in a working lifetime. The sooner you can begin preparing for this aspect of your retirement, the better. You may need retraining or

further education. You will need time to arrange for another teaching post, a consultancy, an outlet for your handicraft or manual skills, or whatever in the way of earning income you decide is most feasible for you.

Above all, do not yield to the uncritical assumption that age alone is an index of ability. Insist upon evaluation as an individual. In many ways, you are as good as you ever were, and in some ways you are a lot better. Industrial psychologists have demonstrated that whatever older workers may lack in the way of brute strength and quick reflexes is outweighed by their greater reliability, judgment, and experience. Creativity, in particular, is ageless; Benjamin Franklin invented bifocal spectacle lenses at the age of 78, when he found he needed them. Too old? Never.

RECOMMENDED READING

Arthur, Julietta K., *How To Make a Home Business Pay*, Prentice-Hall, Inc., New York, 1949.

Ford, Norman D., *Increasing Your Retirement and Other Income*, Harian Publications, Greenlawn, N.Y., 1963.

Margolius, Sidney, *Your Personal Guide to Successful Retirement*, Random House, New York, 1969.

Retirement Council, Inc., *Retirement Money Guidebook*, Harper and Row, New York, 1963.

U.S. Department of Labor, Bureau of Labor Statistics, *Three Budgets for a Retired Couple, Autumn 1973*, (USDL: 74-454), Washington, D.C., 1974.

_____, Labor-Management Services Administration, *Know Your Pension Plan*, Washington, D.C., 1973.

University of the State of New York, Bureau of Adult Education, *That Extra Dollar in Later Life*, The Bureau, Albany, 1958.

RETIREMENT READINESS CHECKLIST*

Check things you have done:

_____ I've found out how much it costs me to live now.
_____ I am trying to cut down on my living expenses before I retire.
_____ I've found out how much it will cost me to live after I retire.
_____ I've found out what my income will be after I retire.

_____ I've determined which of my living expenses are likely to be less after I retire, and which are likely to be more.

_____ I'm paying up my big bills so that they will be out of the way by the time I retire.

_____ I've tried living on the amount of money I'll get after I retire to see how things will work out.

_____ I've reviewed my insurance policies to see whether they meet my present and future needs.

_____ I've found out what I need to do to have some health insurance after I retire.

_____ I've talked with the Social Security people to find out what I should do before I retire in order to get my Social Security.

*By Woodrow W. Hunter, Institute of Gerontology, The University of Michigan-Wayne State University.

WHERE WILL YOU LIVE?

You may be surprised to learn that only one retiree in twenty pulls up stakes and moves permanently to a new home in another state. Even though that is a small percentage, the older segment of the population is so large that many "new towns" have been built to accommodate those relatively few who wish to relocate to a retirement community.

The fact is, nevertheless, that most retirees tend to stay put. About 70 percent remain in the same dwelling. (Well over two-thirds of all those over age 65 own their present homes, free and clear.) About 25 percent move to another residence—perhaps a smaller house, a mobile home, or an apartment—in the same general area. Only 5 percent move as far away as another state.

Family and friends are the major factors in the decision to stay put or to remain nearby. From a dollars-and-cents standpoint, usually it would be advantageous to move. Typically, there are no federal income tax drawbacks to the sale of a residence after age 65, and living costs are significantly lower in many smaller communities and certain parts of the country. (These are listed in the United States Department of Labor report cited earlier.) Nevertheless, most older people want to live close enough to their children and other relatives to permit frequent visits.

One study of people whose retirement homes were far from where they had lived before found that these atypical retirees had moved frequently during their working years and had more money, education, and business or professional status than other retirees. You may recognize yourself in these findings, educators

being among the more peripatetic members of the work-force. If so, retirement in a distant community may be a reasonable alternative for you.

If you are going to move, your choice will be between an age-segregated "retirement community" and a conventional community containing people of all ages. The choice is a matter of personal preference. Most of those living in retirement towns, when questioned, say that they are delighted. However, those who did not expect to be happy there did not come in the first place, and many of those who came and were disappointed had left before the interviewer came along.

Many of the things you should look for when considering a retirement community are fairly obvious:

Location. The home you are considering should be close to the services and facilities that are most important to you. Be sure that the surrounding areas are residential and not located near airports, industrial parks, or other facilities that could result in too much traffic, noise, or discomfort.

Climate. The prevailing weather conditions in the community are not to be overlooked. For some, a warm, sunny climate is ideal while others prefer a change of seasons.

Cost of Living. It is most important to estimate the future cost of living in the community you are considering as well as the initial cost of the home or condominium apartment. Monthly maintenance charges, taxes, utilities and water costs, garbage removal fees—all are likely to increase in the future. Make sure that the community has sewers and paved roads so you will not be faced with assessments to pay for these improvements in the years ahead.

Shopping. A wide variety of stores and services should be available within a short distance of home. The availability of food and drug stores nearby is particularly important because getting out may become more difficult as one gets older.

Transportation. Check for public transportation as well as access to major roadways. Again, even if you drive, public transportation may become more important to you as you get older.

Social Activities. If you are considering an adult retirement community, look into the social activities offered and the facili-

ties available for them. You will want to seek out activities that will keep you young at heart.

In addition, you may want to consider your prospects for employment; even a part-time job may be hard to land if nearly everyone else in town is trying to find one. Medical services and hospital facilities should also be reviewed. You may intend to play golf every day—more power to you—but you cannot deny the advantages of having qualified physicians and nurses at hand when they are needed.

What about retiring abroad? Living costs are markedly lower in some countries, especially outside the big cities. However, you must be able to speak the language and fend for yourself in what is, for most Americans, a foreign country. Most of the Americans who have retired to live in some other country either have some close ties there or spent many of their working years abroad and enjoy the experience of living in another culture.

A smaller city that includes a major university is often recommended, and adopted, as a retirement community. Living costs are apt to be moderate in comparison with metropolitan areas, medical facilities will be first-rate because of the university's medical school, and there are many inexpensive activities of an educational, cultural, musical, athletic, and social nature. Such a community is especially congenial for educators, quite a few of whom retire to a college town that has long been familiar territory to them.

RECOMMENDED READING

Cooley, Leland F. and Lee, M., *The Retirement Trap*, Doubleday and Company, New York, 1965.

Ford, Norman D., *Where To Retire on a Small Income*, Grosset and Dunlap, New York, 1971.

Holter, Paul, *Guide to Retirement Living*, Rand McNally and Company, Chicago, 1970.

Musson, Noverre, *The National Directory of Retirement Residences: Best Places To Live When You Retire*, Frederick Fell, New York, 1973.

Pearson, Haydn S., *Profitable Country Living for Retired People*, Doubleday and Company, New York, 1953.

RETIREMENT READINESS CHECKLIST*

If you are planning to stay where you are, check things you have done:

_____ My spouse and I are in agreement on the decision to stay where we are.
_____ I've completed certain things on my place so that I don't have the expense after I retire.
_____ I've considered other possibilities such as moving into a smaller place or making our place into two or more living units and renting one of them.
_____ I've given some thought to what my neighborhood will be like ten or fifteen years from now.
_____ I have given some thought to where I will want to go when I will not be able to keep my own place.

If you are planning to move after you retire, check things you have done:

_____ I've looked into the cost of living at the new place and decided I can afford to live there.
_____ I've tested the climate at the new place during more than one season of the year and know I will like it.
_____ I've made some new friends at the new place.
_____ I've determined the fact that the new place will offer medical care when and if it is required.
_____ I've made certain that there will be plenty to do at the new location.

*By Woodrow W. Hunter, Institute of Gerontology, The University of Michigan-Wayne State University.

HOW WILL YOU SPEND YOUR TIME?

The essential characteristic of retirement being abundant leisure, a rewarding retirement hinges on wise use of your time. Not that a rocking-chair retirement is being suggested—far from it! Neither is a frenetic, as-active-as-I-ever-was way of life. The solution is a matter of role and rewards, not clock-hours. The leisure that typically comes with retirement is an opportunity to acquire new roles and continue receiving the rewards of a productive career.

Both the new leisure and the new roles can be acquired slowly. So-called "flexible retirement" is often possible. Vacation periods are extended or made more frequent, the work-week is reduced, or sabbaticals, "trial retirements," or other scheduling arrangements are used as decompression devices. Sometimes a retiree remains available to his successor as a consultant or stays with the organization to complete special studies or plans. An abrupt withdrawal from a high-level position can be traumatic, and humane personnel policies seek to prevent this.

Gerontologists distinguish between the "young aged" and others in the older age group. From roughly age 60 to 70, by this reckoning, you are still "young." Your ability to maintain the workaday pace of your younger years is virtually unimpaired, which is why retirement is so often resented. It is interpreted as deprecation of one's abilities, some of which are undoubtedly at a peak. A productive response, for the organization as well as the individual, is to develop arrangements that utilize abilities in ways that will permit less intensive effort as that becomes desirable.

One of the adages of the retirement counselor is: "Retire *to* something, not *from* everything." Like other adages, it contains a kernel of wisdom. If your approach to retirement is retrospective and introspective, dwelling on past glories and carping at the endeavors of your successors, you will not enjoy your retirement; and many physicians assert, incidentally, that you will lessen your chances of living to a ripe old age. Seek, instead, to look forward at last to the opportunity to complete long-deferred projects, to lecture or teach again, tutor or counsel, to write or study, to continue to be of service to others.

What you do is of more importance than whether your activity is paid or unpaid. The fundamental problem, remember, is finding new roles– appropriate, dignified, useful ways of continuing to contribute and develop. Because our society places such a high premium on remuneration, and because you may need to supplement your retirement income, a job would be preferable, particularly during the first few years of retirement. However, volunteer activity can also provide new pride and identity.

Perceptive retirees who are active in volunteer work have pointed out that their satisfaction lies in the evidence that they are still *needed*. "If I'm not there on Mondays and Tuesdays, the whole operation is snagged." We can see that a new role has been assumed and that others are still dependent upon the retiree. This is obviously far more important than whether the retiree is paid, or how much. Previously the job was a source of recognition and self-respect, the good feeling of belonging to a worthy group; now the volunteer activity provides the same essential elements of morale and well-being.

As you join the sub-culture of the retired, especially if you have not yet found satisfying new roles and relationships, you should spend some time at a local Golden Age Club or Senior Center. There are now more than 5,000 such local organizations. Whatever their auspices, facilities, or staff, all provide information and referral services, stimulating activities and social exchange. Many offer an employment service that seeks part-time jobs. Perhaps the most useful function of the "multipurpose senior activity center," as they are called by the professionals, is the opportunity for retirees to mingle with their peers. Learning that your concerns and problems are shared by others, that your

reactions to retirement are neither unique nor peculiar, can be comforting, even therapeutic!

Your profession can also be a source of strength in retirement. You are no stranger to the classroom or campus, and they await you. Tuition fees are usually waived or minimal for retirees. Students in the conventional age-group are friendly. You can pursue old goals, awaken latent interests, acquire new skills, broaden your horizons immensely. Education—like volunteer service and the senior center—can help you retire *to* something by continuing your inner growth and personal development. Lifetime learning means never having to ask, "How will I spend my time?"

RECOMMENDED READING

Arthur, Julietta K., *Retire to Action*, Abingdon Press, Nashville, 1969.

Retirement Advisors, Inc., *Enjoying the Leisure of Retirement*, Retirement Advisors, Inc., New York, 1969.

The Retirement Council, *101 Ways To Enjoy Your Leisure*, American Heritage Publishing Co., Inc., New York, 1964.

Stetson, Damon, *Starting Over*, Macmillan, New York, 1971.

U.S. Department of Health, Education, and Welfare, Administration on Aging, *Employment and Volunteer Activities for Older People*, Washington, D.C.

RETIREMENT READINESS CHECKLIST*

Check things you have done:

_____ I'm keeping up with events so that I shall not come to be regarded as a "has-been."
_____ I've made some new friends during the past year.
_____ I am learning a new hobby which I will enjoy doing after I retire.
_____ My spouse and I have talked about things we can enjoy doing together in retirement.
_____ I'm making the effort to spend time with other people—at a church, at a synagogue, at a club, or at the homes of my friends.
_____ I take an interest in people who are younger than myself.
_____ I've selected some activities which will make me feel useful even though I will not be working.

_____ I'm doing some reading or taking part in an educational program to learn something new.
_____ I've visited a club or activity center for retired people to see what the club or center is like.
_____ I've talked with some retired people to see how they spend their time.

*By Woodrow W. Hunter, Institute of Gerontology, The University of Michigan-Wayne State University.

OTHER SOURCES OF INFORMATION

A number of other groups make available information on aging, retirement, and senior citizens. Their addresses are:

ACTION
Washington, D.C. 20525

Administration on Aging
U.S. Department of Health,
Education, and Welfare
Washington, D.C. 20201

American Association of Retired Persons
1909 K Street, NW
Washington, D.C. 20006

National Council of Senior Citizens
1511 K Street, NW
Washington, D.C. 20005

National Council on the Aging
1828 L Street, NW
Washington, D.C. 20036

National Institute of Senior Centers
1828 L Street, NW
Washington, D.C. 20036

National Retired Teachers Association
1909 K Street, NW
Washington, D.C. 20006

Permanent Select Committee on Aging
U.S. House of Representatives
Washington, D.C. 20515

Special Committee on Aging
United States Senate
Washington, D.C. 20510

This book and others in the series are made available at low cost through the contribution of the Phi Delta Kappa Educational Foundation, established in 1966 with a bequest by George H. Reavis. The Foundation exists to promote a better understanding of the nature of the educative process and the relation of education to human welfare. It operates by subsidizing authors to write booklets and monographs in nontechnical language so that beginning teachers and the public generally may gain a better understanding of educational problems.

The Foundation exists through the generosity of George Reavis and others who have contributed. To accomplish the goals envisaged by the founder the Foundation needs to enlarge its endowment by several million dollars. Contributions to the endowment should be addressed to The Educational Foundation, Phi Delta Kappa, 8th and Union, Bloomington, Indiana 47401. The Ohio State University serves as trustee for the Educational Foundation.

You, the reader, can contribute to the improvement of educational literature by reporting your reactions to this fastback. What is the outstanding strength of this publication? The glaring weakness? What topics do you suggest for future fastbacks? Write to Director of Special Publications, PHI DELTA KAPPA, Eighth and Union, Box 789, Bloomington, IN 47401.

All sixty-six titles can be purchased for $18.00 ($16.00 for paid-up members of Phi Delta Kappa).

Any six titles $3.00 (only $2.00 for members); twelve titles $5.00 (only $4.00 for members).

Discounts for bulk orders of the same title are allowed at the rate of 10 to 25, 10%; 26 to 99, 20%; 100 to 499, 30%; 500 to 999, 40%; 1000 or more 50%. Discounts are based on a unit cost of 50¢ per copy (35¢ for members).

MONEY MUST ACCOMPANY ALL ORDERS FOR LESS THAN $5.00 OR ADD $1.00 FOR HANDLING.

Order from: PHI DELTA KAPPA, Eighth and Union, Box 789, Bloomington, Indiana 47401

The fastback titles now available are:

1. **SCHOOLS WITHOUT PROPERTY TAXES: HOPE OR ILLUSION?** by Charles Benson and Thomas A. Shannon
2. **THE BEST KEPT SECRET OF THE PAST 5,000 YEARS: WOMEN ARE READY FOR LEADERSHIP IN EDUCATION.** by Elizabeth Koontz
3. **OPEN EDUCATION: PROMISE AND PROBLEMS.** by Vito Perrone
4. **PERFORMANCE CONTRACTING: WHO PROFITS MOST?** by Charles Blaschke
5. **TOO MANY TEACHERS: FACT OR FICTION?** by Herold Regier
6. **HOW SCHOOLS CAN APPLY SYSTEMS ANALYSIS.** by Joseph E. Hill
7. **BUSING: A MORAL ISSUE.** by Howard Ozmon and Sam Craver
8. **DISCIPLINE OR DISASTER?** by Emery Stoops and Joyce King-Stoops
9. **LEARNING SYSTEMS FOR THE FUTURE.** by Ron Barnes
10. **WHO SHOULD GO TO COLLEGE?** by Paul Woodring
11. **ALTERNATIVE SCHOOLS IN ACTION.** by Robert C. Riordan
12. **WHAT DO STUDENTS REALLY WANT?** by Dale Baughman
13. **WHAT SHOULD THE SCHOOLS TEACH?** by Fred Wilhelms
14. **HOW TO ACHIEVE ACCOUNTABILITY IN THE PUBLIC SCHOOLS.** by Henry Dyer
15. **NEEDED: A NEW KIND OF TEACHER.** by Elizabeth C. Wilson
16. **INFORMATION SOURCES AND SERVICES IN EDUCATION.** by Lorraine Mathies
17. **SYSTEMATIC THINKING ABOUT EDUCATION.** by Alice H. Hayden and Gerald M. Torkelson
18. **SELECTING CHILDREN'S READING.** by Claire E. Morris
19. **SEX DIFFERENCES IN LEARNING TO READ.** by Jo M. Stanchfield
20. **IS CREATIVITY TEACHABLE?** by E. Paul Torrance and J. Pansy Torrance
21. **TEACHERS AND POLITICS.** by James W. Guthrie and Patricia A. Craig
22. **THE MIDDLE SCHOOL: WHENCE? WHAT? WHITHER?** by Maunce McGlasson
23. **PUBLISH: DON'T PERISH.** by J. Wilson McKenney
24. **EDUCATION FOR A NEW SOCIETY.** by Frederick Mayer
25. **THE CRISIS IN EDUCATION IS OUTSIDE THE CLASSROOM.** by James J. Shields, Jr.
26. **THE TEACHER AND THE DRUG SCENE.** by John Eddy
27. **THE LIVELIEST SEMINAR IN TOWN.** by John L. Parker
28. **EDUCATION FOR A GLOBAL SOCIETY.** by James Becker
29. **CAN INTELLIGENCE BE TAUGHT?** by Thomas G. Sexton and Donald R. Poling
30. **HOW TO RECOGNIZE A GOOD SCHOOL.** by Neil Postman and Charles Weingartner
31. **IN BETWEEN: THE ADOLESCENTS' STRUGGLE FOR INDEPENDENCE.** by Jerry Disque
32. **EFFECTIVE TEACHING IN THE DESEGREGATED SCHOOL.** by James H. Bash
33. **THE ART OF FOLLOWERSHIP (WHAT HAPPENED TO THE INDIANS?)** by Berle J. Fallon
34. **LEADERS LIVE WITH CRISES.** by Theodore Kauss
35. **MARSHALLING COMMUNITY LEADERSHIP TO SUPPORT THE PUBLIC SCHOOLS.** by Nolan Estes
36. **PREPARING EDUCATIONAL LEADERS: NEW CHALLENGES AND NEW PERSPECTIVES.** by Melvin P. Heller
37. **GENERAL EDUCATION: THE SEARCH FOR A RATIONALE.** by Harry S. Broudy
38. **THE HUMANE LEADER.** by Edgar Dale
39. **PARLIAMENTARY PROCEDURE: TOOL OF LEADERSHIP.** by King Broadrick
40. **APHORISMS ON EDUCATION.** by Raymond Muessig
41. **METRICATION, AMERICAN STYLE.** by John Izzi
42. **OPTIONAL ALTERNATIVE PUBLIC SCHOOLS.** by Vernon Smith, Daniel Burke, and Robert Barr
43. **MOTIVATION AND LEARNING IN SCHOOL.** by Jack Frymier
44. **INFORMAL LEARNING.** by Martha King
45. **LEARNING WITHOUT A TEACHER.** by Michael Rossman
46. **VIOLENCE IN THE SCHOOLS: CAUSES AND REMEDIES.** by Michael Berger
47. **THE SCHOOL'S RESPONSIBILITY FOR SEX EDUCATION.** by Elizabeth Mooney
48. **THREE VIEWS OF COMPETENCY-BASED TEACHER EDUCATION: I THEORY.** by Joel Burdin
49. **THREE VIEWS OF COMPETENCY-BASED TEACHER EDUCATION: II UNIVERSITY OF HOUSTON.** by W. Robert Houston and Howard L. Jones
50. **THREE VIEWS OF COMPETENCY-BASED TEACHER EDUCATION: III UNIVERSITY OF NEBRASKA.** by Edgar Kelley
51. **A UNIVERSITY FOR THE WORLD: THE UNITED NATIONS PLAN.** by Harold Taylor
52. **OIKOS, THE ENVIRONMENT AND EDUCATION.** by George O'Hearn
53. **TRANSPERSONAL PSYCHOLOGY IN EDUCATION.** by Thomas Roberts and Frances Clark
54. **SIMULATION GAMES FOR THE CLASSROOM.** by Mark Heyman
55. **SCHOOL VOLUNTEERS . . . WHO NEEDS THEM?** by Charlotte Mastors
56. **EQUITY IN SCHOOL FINANCING: FULL STATE FUNDING.** by Charles Benson
57. **EQUITY IN SCHOOL FINANCING: DISTRICT POWER EQUALIZING.** by James Guthrie
58. **THE COMPUTER IN THE SCHOOL.** by Justine Baker
59. **THE LEGAL RIGHTS OF STUDENTS.** by Thomas Flygare
60. **THE WORD GAME: IMPROVING COMMUNICATIONS.** by Edgar Dale
61. **PLANNING THE REST OF YOUR LIFE.** by Theodor Schuchat
62. **THE PEOPLE AND THEIR SCHOOLS: COMMUNITY PARTICIPATION.** by Mario Fantini
63. **THE BATTLE OF THE BOOKS: KANAWHA COUNTY.** by Franklin Parker
64. **THE COMMUNITY AS TEXTBOOK.** by Catharine Williams
65. **STUDENTS TEACH STUDENTS.** by Peggy Lippitt
66. **THE PROS AND CONS OF ABILITY GROUPING.** by Warren Findley and Miriam Bryan

See inside back cover for prices.